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REQUESTED BY

IN OFFICIAL RECORDS OF

DOUGLAS CO., NEVADA

2003 OCT -6 AM 10: 34

WERNER CHRISTEN
RECORDER

14 PAID K 2 DEPUTY

1536614 MS

SUBSTITUTION OF TRUSTEE

APN <u>#1420-18-214-068</u>

WHEREAS, WILLIAM N. MACIAS AND ANNE K. MACIAS, HUSBAND AND WIFE AS JOINT TENANTS, as Trustor, and IRWIN UNION BANK AND TRUST COMPANY as the Original Beneficiary under that certain Deed of Trust dated APRIL 8, 2003, and recorded APRIL 21, 2003, as Instrument No. 0574125 in Book No. 0403 PAGE 09554 of official records of DOUGLAS County, State of NEVADA.

WHEREAS, the undersigned desires to substitute a Trustee under said Deed of Trust in the place and stead of CHRISTOPHER LEAVY SOUTHBANC MORTGAGE...

NOW THEREFORE, the undersigned hereby substitutes Irwin Home Equity Corporation, 12677 Alcosta Blvd, Suite 500, San Ramon, CA 94583, as Trustee under said Deed of Trust.

Dated: SEPTEMBER 32 2003.

Beneficiary:

Bv:

IRWIN UNION BANK AND TRUST COMPANY

Sue Crockett-Manager-Loan Servicing-Home Equity Lending

State of <u>CALIFORNIA</u> County of CONTRA COSTA

) SS.

On <u>SEPTEMBER</u> 2003. before me <u>D. MITCHELL</u>, personally appeared <u>SUE CROCKETT</u>, <u>MANAGER-LOAN SERVICING-HOME EQUITY LENDING</u> personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal.

(Notary Name): D. MITCHELL

Recording Requested By: IRWIN HOME EQUITY

And When Recorded, Mail To:

IRWIN HOME EQUITY

12677 Alcosta Bivd., Suite 500, San Ramon, CA 94583

Attn: Reconveyance Department

D. MITCHELL E COMM NO 1334480 H ROTARY PUBLIC - CALIFORNIA CONTRA COSTA COUNTY My comm. expires Dec. 13, 2006